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NH Insurance Commissioner: Add 'Insurance' to your College To-Do List

Concord, NH -- Many New Hampshire families have students going to college this month. With the necessities of college life—clothing, electronic equipment, more clothing, more electronic equipment—trying to remember everything is always a challenge. But in the rush to pack, don't forget to add "insurance" to the list of necessary items.

"We recommend that when college students and their families prepare for the beginning of the school year, they discuss the insurance options available to them," said New Hampshire Insurance Commissioner Roger Sevigny. "Students who have insurance coverage are protected financially from unexpected events that may occur during the school year, like car accidents or health conditions."

The New Hampshire Insurance Department offers the following insurance tips for both parents and college students:

Auto Insurance

If your student is taking a vehicle to school, check with your local agent about the current vehicle's insurance policy. And ask about the rates for the city your student will be living in -- that may help you decide whether to keep their car on the family's auto policy.

Many automobile insurance policies offer a "good student" discount. Make sure your insurance company is notified each semester if your student maintains good grades. Getting a good student discount on the vehicle's premium saves money.

Make it easier to report an accident. Install the National Association of Insurance Commissioners' free WreckCheck mobile smartphone application —it gives students and parents an outline of what to do immediately following any vehicle accident. You can get it [online](#).

Renters Insurance

A landlord's insurance policy doesn't cover a renter's personal belongings. Be sure to take photos or video of the possessions, and store an inventory list in a secure location.

An easy-to-use home inventory checklist is available [online](#) through the National Association of Insurance Commissioners (NAIC). Smartphone users can complete an electronic property inventory by using the NAIC's free myHOMEScr.APP.book app, also available [online](#).

Finally, ask if your homeowners insurance policy will cover the belongings in the student's car or rental trailer on the way to campus.

Identity Theft

Know the limits of identity theft insurance: It can't protect parents or students from becoming victims of identity theft, and it doesn't cover direct financial losses. However, it does provide coverage for the cost of reclaiming a person's financial identity —making phone calls, making copies, mailing documents, taking time off from work without pay, and hiring an attorney.

The primary policyholder of your homeowners policy should check first to see if the policy includes identity theft insurance while the student is away from the family home. If a student is renting an apartment, ask your agent if the renters insurance covers identity theft or if that could be added to the policy.

Health Insurance

Nearly all young adults up to age 26 can now stay on their parents' health insurance plans because of federal health laws.

At school, students should have copies of their insurance cards and know how/where to seek medical treatment.

If the student is insured through a network of medical providers, check to see if he/she will be in or out of the network service area while at school. That will make a difference in how much you or your student will have to pay for out-of-pocket charges.

Dental and Eye Care

Routine dental care and eye care generally are not included as part of a health insurance plan. Also, most health insurance plans do not cover expenses related to periodic eye examinations, glasses or contact lenses, but most will cover medical care as a result of an eye disease or injury.

We've Got You Covered

Preparing to go to college can be stressful for both students and parents. However, knowing that the student and his/her belongings have proper insurance coverage relieves some of that stress.

Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800-852-3416 or by email at consumerservices@ins.nh.gov.

The New Hampshire Insurance Department's mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. For more information, visit <http://www.nh.gov/insurance> or at <https://www.facebook.com/NHInsuranceDepartment/>.